



United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises

I, the debtor, affirm that I have read this notice.

Date

/s/ Wayne Francis Arnold
Signature of Debtor

Case Number



| UNITED STATES BANKRUPTCY COURT WESTERN | | DISTRICT OF New York | Voluntary Petition |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Name of Debtor(If individual, enter Last, First, Middle): ARNOLD, WAYNE FRANCIS | Name of Joint Debtor (Spouse) (Last, First, Middle): ARNOLD, HEATHER MARIE | | |
| All Other Names used by debtor in the last 6 years (include married, maiden and trade names): | All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names): | | |
| Last four digits of Soc. Sec.No/Complete EIN or other Tax I.D. No. (If more than one, state all): 3285 | Last four digits of Soc. Sec.No/Complete EIN or other Tax I.D. No. (If more than one, state all): 2634 | | |
| Street Address of Debtor (No. and street, city, state, zip): 2762 South Broadway Wellsburg, NY 14894 | Street Address of Joint Debtor (No. and Street, City, State, Zip Code): 2762 South Broadway Wellsburg, NY 14894 | | |
| County of Residence or of the Principal Place of Business: Chemung | County of Residence or of the Principal Place of Business: Chemung | | |
| Mailing Address of Debtor (If different from street address) | Mailing Address of Joint Debtor (If different from street address): | | |
| Location of Principal Assets of Business Debtor (If different from addresses listed above) | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | |
| Venue: (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District. | | | |
| Type of Debtor (Check all applicable box) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other | | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case ancillary to foreign proceeding | |
| Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-business <input type="checkbox"/> Business | | Filing Fee (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3. | |
| Chapter 11, Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) | | | |
| Statistical/Administrative Information (Estimates Only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | | | |
| Estimated Assets (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | | | |
| Estimated Debts (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | | | |



Official Form B1 P2, 12-03

| | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Voluntary Petition (This page must be completed and filed in every case) | | Name of Debtor(s): ARNOLD, WAYNE FRANCIS | |
| Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) | | | |
| Location Where Filed: N/A | | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | | |
| Name of Debtor: N/A | | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| Signatures | | | |
| Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ Wayne Francis Arnold</u> Signature of Debtor X <u>/s/ Heather Marie Arnold</u> Signature of Joint Debtor _____ Telephone Number (if not represented by attorney) Date: <u>02/17/05</u> | | EXHIBIT C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No | |
| Signature of Attorney X <u>/s/ Frederick M. Cerio</u> Signature of Attorney for Debtor(s) <u>Frederick M. Cerio</u> Printed Name of Attorney for Debtor(s) <u>Law Office of Frederick M. Cerio</u> Firm Name <u>150 Lake Street, East Wing, 2nd Floor</u> Address <u>Elmira, NY 14901</u> <u>607-732-0719</u> Telephone Number Date: <u>02/17/05</u> | | Signature(s) of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Print or Type Name of Authorized Individual _____ Title of Authorized Individual by Debtor to File this Petition Date: | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | | Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. 110(c)) _____ Address _____ Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. §156. | |
| Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ Frederick M. Cerio</u> <u>02/17/05</u> Signature of Attorney for Debtor(s) Date | | | |

**UNITED STATES BANKRUPTCY COURT WESTERN****DISTRICT OF New York**

In re: ARNOLD, WAYNE FRANCIS
 ARNOLD, HEATHER MARIE

Debtor(s) Case No.

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

| Name of Schedule | Attached (Yes/No) | Number of Sheets | Amounts Scheduled | | |
|----------------------------------------------------|-------------------|------------------|-------------------|-------------|---------|
| | | | Assets | Liabilities | Other |
| A - Real Property | x | 1 | 59000.00 | | |
| B - Personal Property | x | 6 | 33441.83 | | |
| C - Property Claimed as Exempt | x | 1 | | | |
| D - Creditors Holding Secured Claims | x | 1 | | 74972.62 | |
| E - Creditors Holding Unsecured Priority Claims | x | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | x | 4 | | 36358.01 | |
| G - Executory Contracts and Unexpired Leases | x | 1 | | | |
| H - Codebtors | x | 1 | | | |
| I - Current Income of Individual Debtor(s) | x | 1 | | | 2139.43 |
| J - Current Expenditures of Individual Debtor(s) | x | 1 | | | 2486.84 |
| Total Number of Sheets of All Schedules | | 18 | | | |
| Total Assets | | | 92441.83 | | |
| Total Liabilities | | | | 111330.63 | |



In re:ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | H W J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---------------------------------------------------------------------------------------------|----------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| One-family house and lot located at 2762 South Broadway, Town of Ashland, New York | Joint owners by warranty deed dated 10/05/01 | J | 59,000.00 | 58,647.49 |
| Total -> | | | \$59,000.00 | (Report also on Summary of Schedules) |

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------|
| 01 Cash on hand | | Cash located at 2762 South Broadway, Wellsburg, NY | J | 20.00 |
| 02 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account, Chemung Canal Trust Company, One Chemung Canal Plaza, Elmira, NY | W | 14.00 |
| | | Checking account, Elmira Savings Bank, FSB, 333 East Water Street, Elmira, NY | J | 0.67 |
| 03 Security Deposits with public utilities, telephone companies, landlords and others. | x | | | |
| 04 Household goods and furnishings including audio, video, and computer equipment. | | Living room suite, \$100; cocktail/end tables, \$5; bookcase, \$10; kitchen table/chairs, \$25; bedroom furniture, \$200; located at 2762 South Broadway, Wellsburg, NY | J | 340.00 |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 374.67 |

Continuation sheets attached

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------|
| 05 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Television, \$30; stove, \$100; refrigerator, \$100; washer, \$50; dryer, \$50, sewing machine, \$10; located at 2762 South Broadway, Wellsburg, NY | | 340.00 |
| | | Satellite dish and receiver, \$100; camcorder, \$150; two cameras, \$25; computer printer, \$5; VCR, \$10; stereo, \$100; knickknacks, \$5; located at 2762 South Broadway, Wellsburg, NY | | 395.00 |
| | | Collection of compact discs, videos and books located at 2762 South Broadway, Wellsburg, NY | | 100.00 |
| 06 Wearing apparel. | | Clothing, \$200; two wedding rings, @ \$100 each, located at 2752 South Broadway, Wellsburg, NY | | 400.00 |
| 07 Furs and jewelry. | | Diamond engagement ring, \$200; miscellaneous costume jewelry, \$50 located at 2762 South Broadway, Wellsburg, NY | W | 250.00 |
| 08 Firearms and sports, photographic and other hobby equipment. | | Two shotguns, \$300; two bicycles, \$50; skis, \$50; treadmill, \$100, located at 2762 South Broadway, Wellsburg, NY | H | 500.00 |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 2,359.67 |

Continuation sheets attached

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------|
| 09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Prudential Insurance Company, Policy No. DB0 247319; cash value | H | 1,045.01 |
| 10 Annuities. Itemize and name each issuer. | x | | | |
| 11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | | Retirement Savings Plan Account, Eaton PIP; total market value, \$3,035.55; vested balance | H | 2,661.15 |
| 12 Stock and interest in incorporated and unincorporated businesses. Itemize. | x | | | |
| 13 Interest in partnerships or joint ventures. Itemize. | x | | | |
| 14 Government and corporate bonds and other negotiable and non-negotiable instruments. | x | | | |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 6,065.83 |

Continuation sheets attached

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------|
| 15 Accounts receivable. | x | | | |
| 16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | x | | | |
| 17 Other liquidated debts owing debtor including tax refunds. Give particulars. | x | | | |
| 18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | x | | | |
| 19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust. | x | | | |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 6,065.83 |

Continuation sheets attached

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------|
| 20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each. | | Anticipated 2004 income tax refunds: Federal, \$6,917; New York State, \$1,559 | J | 8,476.00 |
| 21 Patents, copyrights, and other general intellectual property. Give particulars. | x | | | |
| 22 Licenses, franchises, and other general intangible. Give particulars. | x | | | |
| 23 Automobiles, trucks, trailers, and other vehicles and accessories. | | 1998 Ford Explorer located at 2762 South Broadway, Wellsburg, NY | H | 8,990.00 |
| | | 1993 Mazda B26 pickup truck located at 2762 South Broadway, Wellsburg, NY | H | 4,405.00 |
| | | Three all-terrain vehicles: 2003 Polaris, \$3,000; 1997 Polaris, \$1,500; 2001 Sportsman 90, \$1,000 | H | 5,500.00 |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 33,436.83 |

Continuation sheets attached

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|-------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------|
| 24 Boats, motors, and accessories. | x | | | |
| 25 Aircraft and accessories. | x | | | |
| 26 Office equipment, furnishings, and supplies. | x | | | |
| 27 Machinery, fixtures, equipment, and supplies used in business. | x | | | |
| 28 Inventory. | x | | | |
| 29 Animals. | | One-year-old male rabbit located at 2762 South Broadway, Wellsburg, NY | J | 5.00 |
| 30 Crops-growing or harvested. Give particulars. | x | | | |
| 31 Farming equipment and implements. | x | | | |
| 32 Farm supplies, chemicals and feed. | x | | | |
| 33 Other personal property of any kind not already listed. Itemize. | x | | | |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 33,441.83 |

Continuation sheets attached



Form B6 C W (11-95)

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under (Check one box).**

- ☐ 11 U.S.C. § 522(b)(1): Exceptions provided in U.S.C. § 522(d). Note: These exceptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2): Exceptions available under applicable nonbankruptcy federal laws, state or local law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------|--------------------------------------------------------------|
| Living room suite, \$100; cocktail/end tables, \$5; bookcase, \$10; kitchen table/chairs, \$25; bedroom furniture, \$200; located at 2762 South Broadway, Wellsburg, NY | CPLR Section 2505(a)(1) | 340.00 | 340.00 |
| Television, \$30; stove, \$100; refrigerator, \$100; washer, \$50; dryer, \$50, sewing machine, \$10; located at 2762 South Broadway, Wellsburg, NY | CPLR Section 5205(a)(1) | 340.00 | 340.00 |
| Clothing, \$200; two wedding rings, @ \$100 each, located at 2752 South Broadway, Wellsburg, NY | CPLR Section 5205(a)(1) | 400.00 | 400.00 |
| Retirement Savings Plan Account, Eaton PIP; total market value, \$3,035.55; vested balance | CPLR Section 5205(c) | 2,661.15 | 2,661.15 |
| Prudential Insurance Company, Policy No. DB0 247319; cash value | Insurance Law Section 3212 | 1,045.01 | 1,045.01 |
| Anticipated 2004 income tax refunds: Federal, \$6,917; New York State, \$1,559 | Debtor & Creditor Law Section 283 | 5,000.00 | 8,476.00 |



Form B6 D W (12/03)

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | CO D E B T | H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION IF ANY | C U D * |
|-------------------------------------------------------------------------------------------------|------------------------|------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------|------------------|
| A/C # 142234828337 | | | VALUE \$ 4,405.00 | 6,474.42 | | |
| American General Finance Langdon Plaza 303 North Main Street Elmira, NY 14901 | | | October 2001 debt consolidation loan for \$10,000 secured by 1993 Mazda B2600 truck | | | |
| A/C # 0633547085 | | | VALUE \$ 8,990.00 | 9,848.71 | | |
| Chemung Canal Trust Company P.O. Box 1522 Elmira, NY 14902 | | | 02/02 auto loan secured by 1998 Ford Explorer | | | |
| A/C # 4705604 | | | VALUE \$ 59,000.00 | 58,649.49 | | |
| HSBC Mortgage Services P.O. Box 9068 Brandon, FL 33509 | | | October 2001 mortgage loan for \$60,000 secured by 2762 South Broadway, Wellsburg, NY | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |

Subtotal ->
(Total of this page)

74,972.62

Total ->

74,972.62

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of \$4925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals**
Claims of individuals up to a maximum of \$2225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See Instructions) | CO DE B T | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | TOTAL AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | C U D * |
|------------------------------------------------------------------------------|--------------------|------------------|-----------------------------------------------------|-----------------------|-----------------------------|------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Subtotal ->
(Total of this page)

☒ Continuation Sheets attached.

Total ->

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D. (Report total also on Summary of Schedules)

Debtor ARNOLD, WAYNE FRANCIS
In re: ARNOLD, HEATHER MARIE

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | C O D E B T O R | H U S E H O L D E R O R W I F E | C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------|
| 01516392 et al Arnot Ogden Medical Cente 600 Roe Avenue Elmira, NY 14905 | | J | | 2003-12/04 medical services rendered | | | | 1,045.27 |
| 26686156-2021 Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714 | | J | | Collection agency for GECCCC | | | | |
| 641723005459534 Beneficial P.O. Box 8633 Elmhurst, IL 60126 | | | | 2/7/03 personal loan for \$5,000 to purchase a bed, clothing and pay bills | | | | 6,323.15 |
| 45 Birth N' Beyond 600 Fitch Street Suite 206 Elmira, NY 14905 | | J | | 12/04 medical services rendered | | | | 238.29 |
| 9955 and 7996 Capital One Bank P.O. Box 85015 Richmond, VA 23285 | | W | | 2001-2003 America Online, \$492.64; 2002-2003 purchases of groceries and gasoline, \$801.61 | | | | 1,294.25 |
| 3306580158701 CitiFinancial Suite 105 6010 Fairview Road Charlotte, NC 28210 | | H | | 04/01 personal loan for \$10,000 to consolidate bills | | | | 8,717.06 |
| Subtotal | | | | | | | | \$ 17,618.02 |
| Total | | | | | | | | \$ 17,618.02 |

X continuation sheets attached.

Debtor ARNOLD, WAYNE FRANCIS
In re: ARNOLD, HEATHER MARIE

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | COD EBTOR | H U S I A N J C O M M U N I T Y S T A T E | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------|-----------|-------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------|-------------------------|-----------------|-----------------|
| D047977 Cohen & Slamowitz, LLP P.O. Box 9004 Woodbury, NY 11797 | | | Collection attorneys for Discover Bank | | | | |
| 2540870 Corporate Receivables, In Department 087 P.O. Box 4115 Concord, CA 94524 | | | Collection agency for Retail Services (Household Bank) | | | | |
| 6011002480581958 Discover Bank 3311 Mill Meadow Drive Hilliard, OH 43026 | | | 1996-2002 miscellaneous credit card purchases for household items; Summons and Complaint dated 1/4/05 | | | | 5,472.95 |
| 96706547294 Doubleday Book Club P.O. Box 6307 Camp Hill, PA 17012 | | W | 11/03 purchase of books | | | | 169.09 |
| 6130 Fashion Bug P.O. Box 3000 Voorhees, NJ 08043-9836 | | W | 1997-2003 credit card purchases of clothing | | | | 808.17 |
| 9402 GECCCC c/o Card Services P.O. Box 6150 Rapid City, SD 57709 | | J | 2/02-6/04 miscellaneous credit card purchases of clothing, treadmill | | | | 557.13 |
| Subtotal | | | | | | | \$ 7,007.34 |
| Total | | | | | | | \$ 24,625.36 |

 X continuation sheets attached.

Debtor ARNOLD, WAYNE FRANCIS
In re: ARNOLD, HEATHER MARIE

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | C O D E B T O R | H U S E H O L D E R O R W I F E | C O M M U N I T Y | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|----------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-----------------------|
| 0812711489 MCCBG-J. C. Penney P.O. Box 981131 El Paso, TX 79998 | | W | | 1994-2003 miscellaneous credit card purchases of clothing | | | | 321.90 |
| 02839970 National Enterprise Syste 29125 Solon Road Solon, OH 44139-3442 | | J | | Collection agency for Sears Gold MasterCard | | | | |
| 042820234740 North Shore Agency, Inc. 751 Summa Avenue Westbury, NY 11590 | | W | | Collection agency for Doubleday Book Club | | | | |
| 701601000152543 Retail Services P.O. Box 703 Wood Dale, IL 60191 | | | | 1999-2003 credit purchases of three ATV's | | | | 7,272.22 |
| 00004178 Risk Management Alternatives, Inc. 880 Grier Drive Las Vegas, NV 89119 | | W | | Collection agency for Capital One Bank Acct. No. 7996 | | | | |
| 7899 Sears Gold MasterCard P.O. Box 6922 The Lakes, NV 88901 | | J | | 10/02-01/03 purchases of groceries and household goods | | | | 4,138.53 |
| Subtotal | | | | | | | | \$ 11,732.65 |
| Total | | | | | | | | \$ 36,358.01 |

X continuation sheets attached.



Form B6 G W (11-95)

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |



In ARNOLD, WAYNE FRANCIS
re: ARNOLD, HEATHER MARIE

Debtor(s) Case No.

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |



In ARNOLD, WAYNE FRANCIS
re:ARNOLD, HEATHER MARIE

Debtor(s) Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| DEPENDENTS OF DEBTOR AND SPOUSE | | |
|------------------------------------------------------------------------|----------------------------------------------------------------|---------------------|
| Debtor's Marital Status Married | RELATIONSHIP Courtney Arnold Coby Arnold Kylee Arnold | AGE 8 4 2m |
| Employment | DEBTOR | SPOUSE |
| Occupation | Laborer | Daycare provider |
| Name of Employer | Eaton Electric | Self |
| How long employed | 8 years | 5 year |
| Address of Employer 200 Westinghouse Circle Horseheads, NY 14845 | 2762 South Broadway Wellsburg, NY 14894 | |

Income: (Estimate of average monthly income) _____

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) \$ 2654.43 \$ 485.75
Estimate monthly overtime _____

SUBTOTAL \$ 2654.43 \$ 485.75

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security 482.50
b. Insurance 292.01
c. Union dues 26.88
d. Other (Specify) _____

401K/Pension 119.07
401K Loan 77.06
Charity 3.23

SUBTOTAL OF PAYROLL DEDUCTIONS \$ 1000.75 \$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY 1653.68 \$ 485.75

Regular income from operation of business or profession or farm

(attach detailed statement) _____

Income from real property _____

Interest and dividends _____

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. _____

Social security or other government assistance (Specify) _____

Pension or retirement income _____

Other monthly income (Specify) _____

TOTAL MONTHLY INCOME \$ 1653.68 \$ 485.75

TOTAL COMBINED MONTHLY INCOME \$ 2139.43 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



Form B6 J W (11-95)

In ARNOLD, WAYNE FRANCIS
re: ARNOLD, HEATHER MARIE

Debtor(s) Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 503.64

Are real estate taxes included? ☐ Yes ☒ No Is property insurance included? ☐ ☒

Utilities Electricity and Heating Fuel 300.00

Water and Sewer 55.00

Telephone 91.00

Other Satellite t.v. 50.00

Home maintenance (repairs and upkeep) 430.00

Food 100.00

Clothing 30.00

Laundry and dry cleaning 25.00

Medical and dental expenses 160.00

Transportation (not including car payments) 43.00

Recreation, clubs and entertainment, newspapers, magazines, etc. 24.00

Charitable contributions 100.00

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's 180.00

Life 24.00

Health 100.00

Auto 180.00

Other 24.00

Taxes (not deducted from wages or included in home mortgage payments)
(Specify) Real property 163.20

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto 232.00

Other 0.00

Alimony, maintenance, and support paid to others 0.00

Payments for support of additional dependents not living at your home 0.00

Regular expenses from operation of business, profession, or farm (attach detailed statement) 0.00

Other 0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 2486.84

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income 0.00

B. Total projected monthly expenses 0.00

C. Excess income (A minus B) \$ 0.00

D. Total amount to be paid into plan each 0.00
(Interval)



Form B6 Cont. W (12-03)

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date 02/17/05

Signature/s/ Wayne Francis Arnold

ARNOLD, WAYNE FRANCIS

Debtor

Date 02/17/05

Signature/s/ Heather Marie Arnold

ARNOLD, HEATHER MARIE

(Joint Debtor, if any)

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

(Required by 11U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**STATEMENT OF FINANCIAL AFFAIRS****UNITED STATES BANKRUPTCY COURT****WESTERN DISTRICT OF New York**In re: **ARNOLD, WAYNE FRANCIS**
ARNOLD, HEATHER MARIE

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCES |
|----------|-----------------------------|
| 3092.71 | H: Year-to-date gross wages |
| 842.50 | W: Year-to-date gross wages |
| 30397.00 | J: 2004 gross wages |
| 34561.00 | J: 2003 gross wages |

NONE
|
|

02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCES |
|--------|---------------------------------------------------------------|
| 351.00 | H: 2/03-7/04 monthly SSI for niece, Alisha Arnold |
| 233.00 | H: Monthly SSI, 02/03-12/03 for niece, Alisha Arnold |
| 25.00 | H: 02/04-08/04 monthly child support for niece, Alisha Arnold |

NONE
|
|

03A PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT STILL OWNING | NAME AND ADDRESS OF CREDITOR | PAYMENT DATES | AMOUNT PAID |
|---------------------|------------------------------------------------------------------|------------------------|--------------------|
| 58647.49 | HSBC Mortgage Services P.O. Box 9068 Brandon, FL 33509 | 12/04, 01/05, 02/05 | \$503.64 per month |
| \$9848.71 | Chemung Canal Trust Company P.O. Box 1522 Elmira, NY 14902 | 12/04, 01/05, 02/05 | \$232.00 per month |

NONE
|
X |

03B PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☐ NONE ☒ 04A SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT | NATURE OF PROCEEDING | COURT & LOCATION | STATUS OR DISPOSITION |
|-------------------------------------------------------------------|----------------------------|----------------------------------|--------------------------------------------|
| Discover Bank v. Wayne Francis Arnold and Heather Marie Arnold | Unpaid credit card debt | Supreme Court, Chemung County | Summons and Complaint dated 01/04/05 |

☐ NONE ☒ 04B SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☐ NONE ☒ 05 REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☐ NONE ☒ 06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

08 LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---------------------------|-----------------|------------------------------------------------------------|
| Frederick M. Cerio, Esq. | 10/29/04 | \$805.00 |
| 150 Lake Street | 02/01/05 | \$20 |
| Elmira, NY 14901 | | |

NONE
☒ X

10 OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ X

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ X

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ X

13 SETOFFS

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ X

14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE
☒ X

15 PRIOR ADDRESS OF DEBTOR

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE
☒ X

16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides with the debtor in the community property state.

NONE
☒ X

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE
☒ X

17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE
X

17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE
X

18A NATURE, LOCATION, AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

| Tax ID# | NAME | BEGINNING AND ENDING DATES | ADDRESS | NATURE OF BUSINESS |
|-------------|----------------------|----------------------------|---------------------------------------------------|--------------------|
| 082-72-2634 | Heather M. Arnold | 2000-present | 2762 South Broadway, Wellsburg, NY 14894 | Daycare business |

NONE
X

18B NATURE, LOCATION, AND NAME OF BUSINESS

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

NONE
X

19A BOOKS, RECORDS, AND FINANCIAL STATEMENTS

List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NONE
X

19B BOOKS, RECORDS, AND FINANCIAL STATEMENTS

List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NONE
X

19C BOOKS, RECORDS, AND FINANCIAL STATEMENTS

List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NONE
X

19D BOOKS, RECORDS, AND FINANCIAL STATEMENTS

List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years preceding the commencement of this case by the debtor.

NONE
X

20A INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE
X

20B INVENTORIES

List the name and address of the person having possession of the records of each of the two inventories report in a., above.

NONE
X

21A CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

If the debtor is a partnership, list the nature and percentage of the partnership interest of each member of the partnership.

NONE
X

21B CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

If debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NONE
X

22A FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE
X

22B FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

If the debtor is a corporation, list all officers or directors whose relationship with the company terminated within one year immediately preceding the commencement of this case.

NONE
X

23 WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE
☒ X

24 TAX CONSOLIDATION GROUP

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of this case.

NONE
☒ X

25 PENSION FUNDS

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.



Unsworn Declaration SFA
W (12/03)

In re: ARNOLD, WAYNE FRANCIS
ARNOLD, HEATHER MARIE

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 02/17/05

Signature /s/ Wayne Francis Arnold
ARNOLD, WAYNE FRANCIS Debtor

Date 02/17/05

Signature /s/ Heather Marie Arnold
ARNOLD, HEATHER MARIE (Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



Form B8 (Official Form8) (12/03)

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT WESTERN

DISTRICT OF New York

In ARNOLD, WAYNE FRANCIS
re: ARNOLD, HEATHER MARIEDebtor(s) Case No.
Chapter 7

(if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - Property to Be Surrendered.*

| | |
|--------------------------------|--------------------------|
| Description of property | Creditor's name |
| 1993 Mazda B2600 truck | American General Finance |

*b. Property to Be Retained.**[Check any applicable statement.]*

| Description of Property | Creditor's name | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|-------------------------|-----------------------------|-------------------------------|-------------------------------------------------------|--------------------------------------------------------|
| 2762 South Broadway | HSBC Mortgage Services | | | X |
| 1998 Ford Explorer | Chemung Canal Trust Company | | | X |

Date 02/17/05

/s/ Wayne Francis Arnold

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.



3085W Stnt of Comp.:
Rule 2016(b) (12-95)

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF New York

In ARNOLD, WAYNE FRANCIS
re: ARNOLD, HEATHER MARIE

Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 825.00
 - (b) prior to filing this statement, debtor(s) have paid \$
 - (c) the unpaid balance due and payable is \$ 825.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
N/A
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
N/A

Dated: 02/17/05

/s/ Frederick M. Cerio
Respectfully submitted, Frederick M. Cerio Attorney for Petitioner

Attorney's name and address

Law Office of Frederick Cerio, 150 Lake St., Elmira, NY 14901

American General Finance
Langdon Plaza
303 North Main Street
Elmira, NY 14901

Arnot Ogden Medical Center
600 Roe Avenue
Elmira, NY 14905

Arrow Financial Services
5996 W. Touhy Avenue
Niles, IL 60714

Beneficial
P.O. Box 8633
Elmhurst, IL 60126

Birth N' Beyond
600 Fitch Street
Suite 206
Elmira, NY 14905

Capital One Bank
P.O. Box 85015
Richmond, VA 23285

Chemung Canal
Trust Company
P.O. Box 1522
Elmira, NY 14902

CitiFinancial
Suite 105
6010 Fairview Road
Charlotte, NC 28210

Cohen & Slamowitz, LLP
P.O. Box 9004
Woodbury, NY 11797

Corporate Receivables, Inc.
Department 087
P.O. Box 4115
Concord, CA 94524

Discover Bank
3311 Mill Meadow Drive
Hilliard, OH 43026

Doubleday Book Club
P.O. Box 6307
Camp Hill, PA 17012

Fashion Bug
P.O. Box 3000
Voorhees, NJ 08043-9836

GECCCC
c/o Card Services
P.O. Box 6150
Rapid City, SD 57709

HSBC Mortgage Services
P.O. Box 9068
Brandon, FL 33509

MCCBG-J. C. Penney
P.O. Box 981131
El Paso, TX 79998

National Enterprise Systems
29125 Solon Road
Solon, OH 44139-3442

North Shore Agency, Inc.
751 Summa Avenue
Westbury, NY 11590

Retail Services
P.O. Box 703
Wood Dale, IL 60191

Risk Management
Alternatives, Inc.
880 Grier Drive
Las Vegas, NV 89119

Sears Gold MasterCard
P.O. Box 6922
The Lakes, NV 88901

Southern Tier
Health Care Credit
P.O. Box 717
Elmira, NY 14902

Tate & Kirlin Associates
2810 Southampton Road
Philadelphia, PA 19154